REMARKS

Claims 7-12 are pending in this application. By this Amendment, the title is amended. Claims 1-6 are cancelled. Claims 7-12 are new.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,

James A. Oliff

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Thomas J. Pardini

Registration No. 30,411

JAO:TJP/mlo

Date: September 8, 2004

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DEPOSIT ACCOUNT USE AUTHORIZATION

Please grant any extension

necessary for entry;